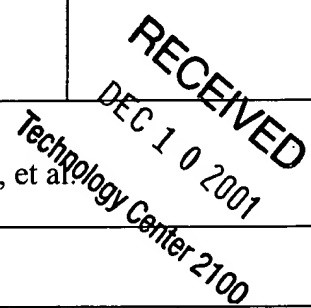
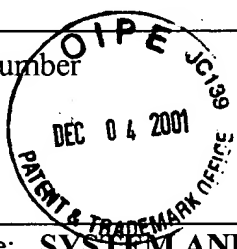


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<b>AMENDMENT TRANSMITTAL LETTER</b>		Docket Number: CITI0089-US	
Application Number 09/313,297	Filing Date May 17, 1999	Examiner Young, J.	Art Unit 2162
Invention Title: <b>SYSTEM AND METHOD FOR AUTOMATED ELECTRONIC SCRIP TRANSACTIONS</b>		Inventor(s) Joseph C. Kawan, et al.	



I. The filing fee has been calculated as shown below:

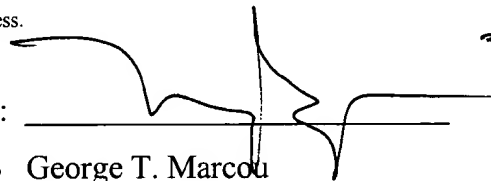
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	66	minus	66	0	18.00	00.00
INDEPENDENT CLAIMS	2	minus	3	0	84.00	00.00
MULTIPLE DEPENDENT CLAIM ADDED					260.00	00.00
					TOTAL	00.00
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.					SMALL ENTITY TOTAL	n/a

II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No 501458. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:  
(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

Date: 12/04/2001

By:   
for George T. Marcou  
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DOCKET NO. CITI0089-US



PATENT

#8  
RWB  
12-11-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN et al.

Group Art Unit: 2162

U.S. Serial No.: 09/313,297

Examiner: Young, J.

Filed: May 17, 1999

For: SYSTEM AND METHOD

RECEIVED  
DEC 10 2001  
Technology Center 2100

Commissioner For Patents  
Washington, D.C. 20231

**RESPONSE**

Sir:

Responsive to the Office Action mailed June 4, 2001, reconsideration of this application is respectfully requested in view of the following remarks. Claims 1-66 remain standing.

In the Office Action mailed June 4, 2001, the Patent Office (PTO) cited informal drawings and rejected claims 1-66 under 35 U.S.C. 103(a) as being unpatentable over Masi et al. (U.S. Pat. No. 6,105,001) in view of Rosen (U.S. Pat. No. 5,453,601).

**Informal Drawings**

Applicants note the PTO's citing of informal drawings in the application. Applicants will submit formal drawings once the application is allowed.

**Rejection of claims 1-66 under 35 U.S.C. 103(a)**

The rejection of claims 1-66 under 35 U.S.C. 103(a) as being unpatentable over Masi et al. in view of Rosen is traversed for at least the following reasons:

With regard to independent claims 1 and 52, the PTO asserted that Masi et al. shows the claimed invention except for the “explicit recital of ‘electronic scrip’ even though Masi ... discloses ‘*an electronic fund transfer*’ which suggests electronic scrip. The PTO further asserted that Rosen discloses “*electronic money*,” and the PTO “interprets the disclosure of ‘*electronic money*’ as equivalent to ‘electronic scrip’ within the context of the claims of the instant invention.” Office Action of 6/4/01, p. 5. It is respectfully submitted that an electronic fund transfer does not suggest or imply electronic scrip and the interpretation of electronic money as equivalent to electronic scrip within the context of the disclosure of the present invention, from which definition of terms in the claims must be drawn.

While a transfer of electronic scrip may be considered an electronic fund transfer because scrip is a type of fund, a general indication of an electronic fund transfer does not necessarily indicate or suggest electronic scrip or transfer thereof without additional evidence or showing in either Masi et al. or Rosen. It is respectfully submitted that neither of these references indicates, suggests, or make obvious the use of electronic scrip. Additionally, electronic money cannot be interpreted to be equivalent to electronic scrip, as asserted by the PTO. Indeed, as understood in the art and stated in the specification of the present invention (e.g., pp. 1-2), scrip is distinguishable from money. For instance, the specification indicates that: 1) scrip is actually a hard currency substitute (p. 1, line 25); 2) it can be used as a money substitute for goods that a consumer is already going to buy. In other words, scrip is purchased with money so that it can be used as a money substitute for the exchange of goods and services. And unlike money, scrip is not legal tender for all transactions. As admitted by the PTO, electronic money would have been interchangeable with conventional paper money. Office Action of 6/4/01, p. 39. Scrip, as known in the art, however, is not interchangeable with conventional paper money. While money can be used to purchase scrip, the latter cannot be used to purchase or exchange for money.

Accordingly, electronic scrip is neither disclosed nor make obvious by the references of record, and independent claims 1 and 52, and their dependent claims 2-51 and 53-66 are allowable over the references of record.

With regard to those claims which the PTO rejected based on Office Notice, Applicants hereby request references in support of such Office Notice, as accorded under MPEP 2144.04.

Accordingly, it is respectfully submitted that pending claims 1-66 are allowable over the references of record.

### Conclusion

For at least all of the above reasons, it is respectfully submitted that the present invention is neither disclosed nor suggested by the references of record, and the claims now pending patentably distinguish the present invention from the references of record. Accordingly, reconsideration and withdrawal of the outstanding rejections and an issuance of a Notice of Allowance are earnestly solicited.

Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned at the number listed below.

Respectfully submitted,

Joseph C. KAWAN et al.

Date: 12/04/2001

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